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Form clsnodsc - ntcclsnodis

## UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 15-17683-KCF

Chapter: 13

Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Debra Bernhard 9 McKenzie Avenue East Rutherford, NJ 07073

Social Security No.: xxx-xx-1100

Employer's Tax I.D. No.:

## NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after February 19, 2019 for the reason(s) indicated below.

Debtor has not filed a Certification About a Financial Management Course (Official Form 423)
proving compliance with the instructional course requirement for discharge.

- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: January 17, 2019

JAN: vpm

Jeanne Naughton Clerk